AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application. Please amend claims 6, 7, 38, 50, and 60 as follows:

1. (Previously Presented) A computer based method for determining a price associated with a warranty for equipment in a transaction, including:

establishing an identifier associated with the equipment;

establishing a first set of warranty characteristics;

determining a baseline premium based on the identifier and the first set of warranty characteristics;

establishing a second set of warranty characteristics;

determining at least one modifier as a function of the second set of warranty of characteristics; and

modifying the baseline premium as a function of the at least one modifier to determine the warranty price.

2. (Previously Presented) A computer based method, as set forth in claim 1, wherein the establishing an identifier associated with the equipment includes:

establishing a product family;

providing a list of model numbers associated with the product family; and

selecting the identifier from the list of model numbers.

3. (Previously Presented) A computer based method, as set forth in claim 1, wherein the first set of warranty characteristics includes at least one of a term or a number of hours.

4. (Original) A computer based method, as set forth in claim 1, wherein the first set of warranty characteristics includes a geographic region.

5. (Previously Presented) A computer based method, as set forth in claim 1, the method further including:

selecting a term for the warranty.

6. (Currently Amended) A computer based method, as set forth in claim 5, wherein the term includes a number of years, and ~~the~~ determining a ~~base line~~ baseline premium includes:

determining a parts premium; and

determining a labor premium.

7. (Currently Amended) A computer based method, as set forth in claim 6, wherein the determining a ~~base line~~ baseline premium includes:

determining a parts differential and a labor differential, wherein the ~~base line~~ baseline premium is a function of the parts premium, the labor premium, the parts differential and the labor differential.

8. (Previously Presented) A computer based method, as set forth in claim 5, wherein the term has at least a first sub-term and a second sub-term, and the determining a baseline premium includes:

determining a first sub-term premium and a second sub-term premium.

9. (Previously Presented) A computer based method, as set forth in claim 1, wherein the equipment includes a first portion and a second portion, the method further including:

selecting a term for the first portion and a term for the second portion.

10. (Previously Presented) A computer based method, as set forth in claim 1, wherein the equipment includes a powertrain and a hydraulics system, and the method further including:

selecting a powertrain term for the powertrain; and

selecting a hydraulics term for the hydraulics system.

11. (Original) A computer based method, as set forth in claim 10, wherein the powertrain term and the hydraulics term are defined by lengths of time since a purchase date.

12. (Original) A computer based method, as set forth in claim 10, wherein the powertrain term and the hydraulics term are defined by hours of operation.

13. (Previously Presented) A computer based method, as set forth in claim 10, the method further including:

selecting a total equipment term for the equipment.

14. (Original) A computer based method, as set forth in claim 10, wherein the total equipment term is defined by a length of time since a purchase date.

15. (Original) A computer based method, as set forth in claim 10, wherein the total equipment term is defined by hours of operation.

16. (Previously Presented) A computer based method, as set forth in claim 1, wherein the equipment includes a powertrain and a hydraulics system, the method further including:

selecting a first powertrain term and a second powertrain term, the first powertrain term defined by a length of time since a purchase date and the second powertrain term defined by hours of operation; and

selecting a first hydraulics term and a second hydraulics term, the first hydraulics term defined by a length of time since a purchase date and the second hydraulics term defined by hours of operation.

17. (Previously Presented) A computer based method, as set forth in claim 16, the method further including:

selecting a first total equipment term and a second total equipment term, the first total equipment term defined by a length of time since a purchase date and the second total equipment term defined by hours of operation.

18. (Previously Presented) A computer based method, as set forth in claim 1, wherein the second set of warranty characteristics includes a warranty coverage.

19. (Previously Presented) A computer based method, as set forth in claim 18, the method further including:

establishing a level of coverage of the equipment; and

determining a coverage modifier as a function of the level of coverage.

20. (Previously Presented) A computer based method, as set forth in claim 19, wherein the equipment includes a first portion and a second portion, and the level of coverage includes one of warranty for the first portion or warranty for the first portion and the second portion.

21. (Previously Presented) A computer based method, as set forth in claim 19, wherein the equipment includes a first portion and a second portion, and the level of coverage includes one of warranty coverage for the first portion, warranty coverage for the first portion and the second portion, or total warranty coverage for the equipment.

22. (Previously Presented) A computer based method, as set forth in claim 20, wherein the first portion includes a powertrain and the second portion includes a hydraulics system.

23. (Original) A computer based method, as set forth in claim 1, wherein the second set of warranty characteristics includes a country of operation.

24. (Previously Presented) A computer based method, as set forth in claim 23, the method further including:

determining a country modifier as a function of the country of operation.

25. (Previously Presented) A computer based method, as set forth in claim 1, the method further including:

establishing a country of operation, wherein the second set of warranty characteristics includes an average number of hours of operation in the country of operation.

26. (Previously Presented) A computer based method, as set forth in claim 25, the method further including:

determining an average number of hours of operation modifier as a function of the country of operation and the identifier.

27. (Previously Presented) A computer based method, as set forth in claim 1, the method further including:

determining a government modifier if the transaction includes a government.

28. (Previously Presented) A computer based method, as set forth in claim 1, the method further including:

determining a customer service agreement modifier if the transaction includes a customer service agreement.

29. (Previously Presented) A computer based method, as set forth in claim 1, the method further including:

establishing an industry segment in which the equipment is to be used; and

determining an industry segment modifier as a function of the industry segment and the identifier.

30. (Withdrawn) A computer based method determining a price associated with a warranty for equipment in a transaction, including:

establishing a product family;

providing a list of model numbers associated with the product family;

selecting an identifier from the list of model numbers;

establishing a first set of warranty characteristics, the first set of warranty characteristics including a term for the warranty;

determining a parts premium and a labor premium as a function of the term;

determining a baseline premium as a function of the identifier, the parts premium, and the labor premium;

establishing a second set of warranty characteristics;

determining at least one modifier as a function of the second set of warranty characteristics; and,

modifying the baseline premium as a function of the at least one modifier to determine the warranty price.

31. (Withdrawn) A computer based method determining a price associated with a warranty for equipment in a transaction, including:

establishing a product family;

providing a list of model numbers associated with the product family;

selecting an identifier from the list of model numbers;

establishing a first set of warranty characteristics, the first set of warranty characteristics including a term for the warranty;

determining a parts premium and a labor premium as a function of the term;

determining a baseline premium as a function of the identifier, the parts premium, and the labor premium;

establishing a level of coverage of the equipment, wherein the equipment as first and second portions and the level of coverage includes one of warranty for the first portion and warrant for the first and second portion;

determining a coverage modifier as a function of the level of coverage; and,

modifying the baseline premium as a function of the coverage modifier to determine the warranty price.

32. (Previously Presented) A computer based system for determining a price associated a warranty for equipment in a transaction, comprising:

a database for storing actuarial data; and

a controller coupled to the database and being adapted to:

receive input from a user,

responsively establish an identifier associated with the equipment,

receive a first set of warranty characteristics,

determine a baseline premium based on the identifier and the first set of warranty characteristics,

establish a second set of warranty characteristics,

determine at least one modifier as a function of the second set of warranty of characteristics, and

modify the baseline premium as a function of the at least one modifier to determine the warranty price.

33. (Previously Presented) A computer based system, as set forth in claim 32, wherein the controller is further adapted to:

receive a product family,

provide a list of model numbers associated with the product family, and

allow the user to select the identifier from the list of model numbers.

34. (Original) A computer based system, as set forth in claim 32, wherein the first set of warranty characteristics includes at least one of a term and a number of hours.

35. (Original) A computer based system, as set forth in claim 32, wherein the first set of warranty characteristics includes a geographic region.

36. (Original) A computer based system, as set forth in claim 32, wherein the controller is adapted to allow the user to select a term for the warranty.

37. (Previously Presented) A computer based system, as set forth in claim 36, wherein the term includes a number of years, and the controller is adapted to determine a parts premium and a labor premium.

38. (Currently Amended) A computer based system, as set forth in claim 37, wherein the controller is adapted to:

determine a parts differential and a labor differential, wherein the ~~base line~~ baseline premium is a function of the parts premium, the labor premium, the parts differential and the labor differential.

39. (Previously Presented) A computer based system, as set forth in claim 36, wherein the term has at least a first sub-term and a second sub-term and the controller is adapted to determine a first sub-term premium and a second sub-term premium.

40. (Previously Presented) A computer based system, as set forth in claim 32, wherein the equipment includes a first portion and a second portion and the controller is adapted to allow the user to select a term for the first portion and a term for the second portion.

41. (Original) A computer based system, as set forth in claim 32, wherein the equipment includes a powertrain and a hydraulics system and the controller is adapted to allow the user to select a powertrain term for the powertrain and a hydraulics term for the hydraulics system.

42. (Original) A computer based system, as set forth in claim 41, wherein the powertrain term and the hydraulics term are defined by lengths of time since a purchase date.

43. (Original) A computer based system, as set forth in claim 41, wherein the powertrain term and the hydraulics term are defined by hours of operation.

44. (Original) A computer based system, as set forth in claim 41, wherein the controller is adapted to allow the user to select a total equipment term for the equipment.

45. (Original) A computer based system, as set forth in claim 41, wherein the total equipment term is defined by a length of time since a purchase date.

46. (Original) A computer based system, as set forth in claim 41, wherein the total equipment term is defined by hours of operation.

47. (Previously Presented) A computer based system, as set forth in claim 32, wherein the equipment includes a powertrain and a hydraulics system, and the controller is adapted to:

allow the user to select a first powertrain term and a second powertrain term, the first powertrain term defined by a length of time since a purchase date and the second powertrain term defined by hours of operation, and

allow the user to select a first hydraulics term and a second hydraulics term, the first hydraulics term defined by a length of time since a purchase date and the second hydraulics term defined by hours of operation.

48. (Original) A computer based system, as set forth in claim 47, wherein the controller is adapted to allow the user to select a first total equipment term and a second total equipment term, the first total equipment term defined by a length of time since a purchase date and the second total equipment term defined by hours of operation.

49. (Original) A computer based system, as set forth in claim 32, wherein the second set of warranty characteristics includes a warranty coverage.

50. (Currently Amended) A computer based system, as set forth in claim 49, wherein the controller is adapted to:

establish a level of coverage of the equipment as a function of user input;[[,]] and

determine a coverage modifier as a function of the level of coverage.

51. (Previously Presented) A computer based system, as set forth in claim 50, wherein the equipment includes a first portion and a second portion, and the level of coverage includes one of warranty for the first portion or warranty for the first and second portions.

52. (Previously Presented) A computer based system, as set forth in claim 50, wherein the equipment includes a first portion and a second portion, the level of coverage includes one of warranty coverage for the first portion, warranty coverage for the first and second portion, or total warranty coverage for the equipment.

53. (Previously Presented) A computer based system, as set forth in claim 51, wherein the first portion includes a powertrain and the second portion includes a hydraulics system.

54. (Original) A computer based system, as set forth in claim 32, wherein the second set of warranty characteristics includes a country of operation.

55. (Original) A computer based system, as set forth in claim 32, wherein the controller is adapted to determine a country modifier as a function of a country of operation.

56. (Previously Presented) A computer based system, as set forth in claim 32, wherein the controller is adapted to:

allow the user to establish a country of operation, wherein the second set of warranty characteristics includes an average number of hours of operation in the country of operation.

57. (Original) A computer based system, as set forth in claim 56, wherein the controller is adapted to determine an average number of hours of operation modifier as a function of the country of operation and the identifier.

58. (Previously Presented) A computer based system, as set forth in claim 32, wherein the controller is adapted to determine a government modifier if the transaction includes a government.

59. (Original) A computer based system, as set forth in claim 32, wherein the controller is adapted to determine a customer service agreement modifier if the transaction includes a customer service agreement.

60. (Currently Amended) A computer based system, as set forth in claim 32, wherein the controller is adapted to:

establish an industry segment in which the equipment is to be used;[[,]] and

determine an industry segment modifier as a function of the industry segment and the identifier.

61. (Withdrawn) A computer based system for determining a price associated a warranty for equipment in a transaction, comprising:

a database for storing actuarial data; and,

a controller coupled to the database and being adapted to allow a user to establish a product family, provide a list of model numbers associated with the product family and allowing the user to select an identifier from the list of model numbers, to establish a first set of warranty characteristics, determine a parts premium and a labor premium as a function of the term, and determine a baseline premium as a function of the identifier, the parts premium, and the labor premium, the first set of warranty characteristics including a term for the warranty, and to establish a second set of warranty characteristics, determine at least one modifier as a function of the second set of warranty characteristics, and modify the baseline premium as a function of the at least one modifier to determine the warranty price.

62. (Withdrawn) A computer based system for determining a price associated a warranty for equipment in a transaction, comprising:

a database for storing actuarial data; and,

a controller coupled to the database and being adapted to allow a user to establish a product family, provide a list of model numbers associated with the product family, and select an identifier from the list of model numbers, to establish a first set of warranty characteristics, determine a parts premium and a labor premium as a function of the term, and determine a baseline premium as a function of the identifier, the parts premium, and the labor premium, the first set of warranty characteristics including a term for the warranty, to establish a level of coverage of the equipment and determine a coverage modifier as a function of the level of coverage, wherein the equipment as first and second portions and the level of coverage includes one of warranty for the first portion and warrant for the first and second portion, and to modify the baseline premium as a function of the coverage modifier to determine the warranty price.

63. (Previously Presented) A computer program product for determining a price associated with a warranty for equipment in a transaction, including:

means for establishing an identifier associated with the equipment;

means for establishing a first set of warranty characteristics;

means for determining a baseline premium based on the identifier and the first set of warranty characteristics;

means for establishing a second set of warranty characteristics;

means for determining at least one modifier as a function of the second set of warranty of characteristics; and,

means for modifying the baseline premium as a function of the at least one modifier to determine the warranty price.

64. (Withdrawn) A computer based method for determining a price associated with a warranty for a piece of equipment being sold or leased to a customer, comprising the steps of:

establishing a plurality of warranty characteristics, the plurality of warranty characteristics including a service repair history associated with the customer; and,

determining said warranty price in response to the plurality of warranty characteristics.

65. (Withdrawn) A computer based method, as set forth in claim 64, including the steps of:

determining a baseline premium as a function of the piece of equipment and at least a portion of the warranty characteristics;

determining a modifier in response to the service repair history associated with the customer; and,

modifying the baseline premium as a function of the modifier.

66. (Withdrawn) A computer based method, as set forth in claim 64, including the step of selecting a term for the warranty.

67. (Withdrawn) A computer based method, as set forth in claim 66, wherein the term includes a number of years and the step of determining a base line premium includes the steps of:

determining a parts premium; and,

determining a labor premium.

68. (Withdrawn) A computer based method, as set forth in claim 64, wherein the equipment includes first and second portions, the method including the step of selecting a term for the first portion and a term for the second portion.

69. (Previously Presented) A method for determining a price associated with a warranty for equipment, comprising:

establishing an identifier associated with the equipment, wherein the equipment includes one or more portions;

establishing a first set of warranty characteristics, the first set of warranty characteristics including a plurality of geographic regions, each geographic region including one or more countries; and

determining a baseline premium associated with the warranty based on the identifier and the first set of warranty characteristics.

70. (Previously Presented) The method as in claim 69, wherein the method further comprises:

establishing a second set of warranty characteristics;

determining at least one modifier as a function of the second set of warranty characteristics; and

modifying the baseline premium as a function of the at least one modifier to determine the warranty price.

71. (Previously Presented) The method as in claim 70, wherein the modifier maintains the baseline premium at the same level.

72. (Previously Presented) The method as in claim 70, wherein the second set of warranty characteristics includes a level of coverage.

73. (Previously Presented) The method as in claim 72, wherein the level of coverage includes one or more portions of the equipment.

74. (Previously Presented) The method as in claim 72, wherein the level of coverage includes one or more of parts or labor.

75. (Previously Presented) The method as in claim 69, wherein the first set of warranty characteristics includes a geographic modifier based on at least one of the plurality of geographic regions.